

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

ARCH INSURANCE GROUP

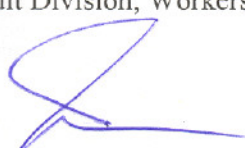
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Amanda Farrington alleged a July 30, 2004 work-related injury while employed at EIC, Inc.
2. That Amanda Farrington gave notice of incapacity from work for her alleged injury on July 30, 2004.
3. That Amanda Farrington was compensated for her alleged period of incapacity on October 18, 2004.
4. That the initial payment to Amanda Farrington was made sixty-four (64) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Amanda Farrington's right to seek any weekly compensation benefits that she is or may be entitled to.

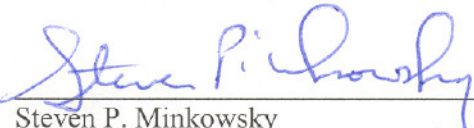
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Arch Insurance Group shall be assessed a penalty of \$1,500.00 payable to Amanda Farrington. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 8/23/05




Marc Lanzkowsky
Senior Vice President, Claims Department
Arch Insurance Group

Dated: 9-9-05



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 9-12-05



Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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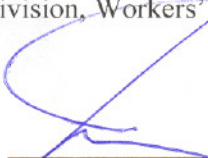
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Robert Pierce alleged an August 2, 2004 work-related injury while employed at K. Bros., Inc.
2. That Robert Pierce gave notice of incapacity from work for his alleged injury on August 4, 2004.
3. That Robert Pierce was compensated for his alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued because a (21-day) Certificate of Discontinuance was not sent. Compensation appears to have begun accruing on September 20, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Robert Pierce's right to seek any weekly compensation benefits that he is or may be entitled to.

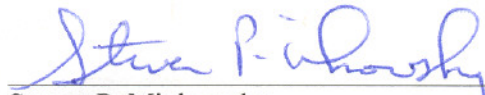
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Arch Insurance Group shall be assessed a penalty of \$1,500.00 payable to Robert Pierce. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 8/23/05



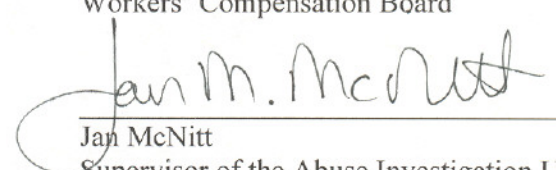
Marc Lankowsky
Senior Vice President, Claims Department
Arch Insurance Group

Dated: 9-9-05



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 9-12-05



Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Janet White alleged a March 21, 2004 work-related injury while employed at WKS, Inc.
2. That Janet White gave notice of incapacity from work for her alleged injury on March 21, 2004.
3. That Janet White was compensated and received subsequent compensation for her alleged period of incapacity.
4. That the subsequent payment to Janet White, dated June 15, 2004, was made fifty-three (53) days after the previous indemnity payment, dated April 23, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$800.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Janet White's right to seek any weekly compensation benefits that she is or may be entitled to.

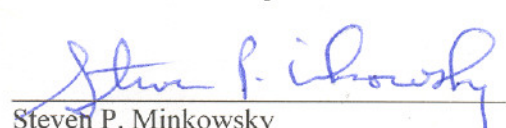
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Arch Insurance Group shall be assessed a penalty of \$800.00 payable to Janet White. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 8/23/05



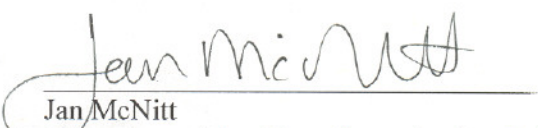
Marc Lanzkowsky
Senior Vice President, Claims Department
Arch Insurance Group

Dated: 9-9-05



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 9-12-05



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Supervisor of the Abuse Investigation Unit
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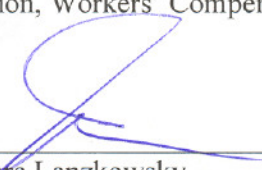
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That John Parkin alleged an August 14, 2004 work-related injury while employed at Foster Family Connection.
2. That John Parkin gave notice of incapacity from work for his alleged injury on August 14, 2004.
3. That John Parkin was compensated for his alleged period of incapacity.
4. That the payment to John Parkin dated May 13, 2005 was made two hundred twenty-nine (229) days after compensation became due and payable on September 26, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of John Parkin's right to seek any weekly compensation benefits that he is or may be entitled to.

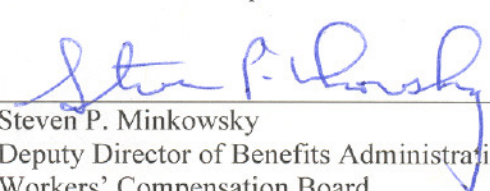
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Arch Insurance Group shall be assessed a penalty of \$1,500.00 payable to John Parkin. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 8/23/05



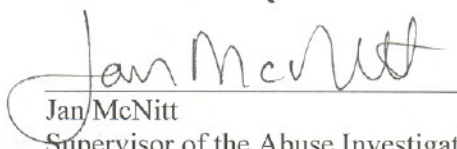
Marc Lanzkowsky
Senior Vice President, Claims Department
Arch Insurance Group

Dated: 9-9-05



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 9-12-05



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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Arch Insurance Group has engaged in a pattern of questionable claims-handling techniques in violation of Section 359(2) for the following reasons (including, but not limited to):
 - Failure to file or timely file required forms with the Maine Workers' Compensation Board
 - Failure to pay claims timely
 - Failure to calculate benefits accurately
 - Failure to discontinue benefits properly
2. That no formal hearing is required because of this Consent Decree.

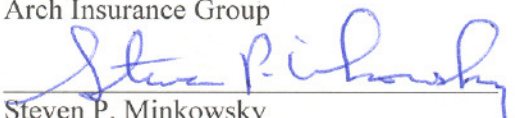
WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), a civil forfeiture of \$10,000.00 shall be payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: 8/23/05



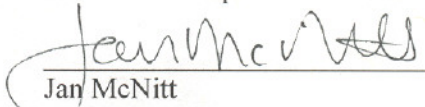
Marc Lanzkowsky
Senior Vice President, Claims Department
Arch Insurance Group

Dated: 9-9-05



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 9-12-05



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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the Audit Division identified the following forms as being filed late by Arch Insurance Group for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

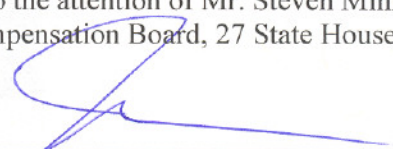
Employee	Date of Injury	Forms Filed Late
Casella, James	May 6, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-4, Discontinuance or Modification of Compensation WCB-11, Statement of Compensation Paid
Davis, Jayson	November 24, 2004	WCB-1, First Report of Occupational Injury or Disease
Elnour, Malik	November 3, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-4, Discontinuance or Modification of Compensation
Farrington, Amanda	July 30, 2004	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Henderson Jr., Randy	April 12, 2004	WCB-2A, Schedule of Dependents and Filing Status WCB-11, Statement of Compensation Paid
King, Lea	January 14, 2004	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid

Parkin, John	August 14, 2004	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Pierce, Robert	August 2, 2004	WCB-1, First Report of Occupational Injury or Disease WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment
White, Janet	March 21, 2004	WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid

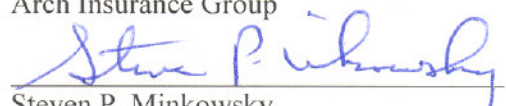
2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms represents thirty-four (34) separate violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing thirty-four (34) violations for a total penalty of \$3,400.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

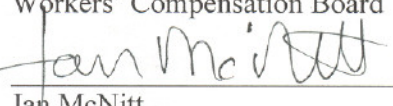
Dated: 8/23/05


 Marc Lanzkowsky
 Senior Vice President, Claims Department
 Arch Insurance Group

Dated: 9-9-05


 Steven P. Minkowsky
 Deputy Director of Benefits Administration
 Workers' Compensation Board

Dated: 9-12-05


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